

My name is Sharon Hubbard. I live in South Windsor. On February 14, 2014, and again on September 8, 2014, I was injured on the job. Both matters were accepted as compensable injuries by my employer's carrier, Zurich Insurance.

Treatment was received for my cervical spine and shoulder from the September incident, and surgery was performed on my lumbar spine from the February 2014 event. With regard to the lumbar spine, I had been placed on restricted duty from February 2014 through June of 2014. This made me eligible for certain partial benefits based upon my weekly earnings. These benefits were sent regularly.

Symptoms regarding my shoulder and neck injuries from September 2014 never ended. In June of 2015, I was placed on restricted duty due to these injuries. From that time forward, Zurich has been less-than-timely in providing the partial benefits which the law requires. The first of these payments was delayed for six weeks, and I was living on \$100 a week at that time. At one point, I had to call my boss and tell him I couldn't come in because I had no gas in my car and no money for gas.

Submission of bi-weekly pay stubs were provided on a bi-weekly basis. Benefits were continually delayed by 2 to 4 weeks to the extent that my utilities were cut off, I required assistance from the Town for heating during the winter this year and last year, and my credit rating is now in the 500s when it had been very good before all this began.

You cannot imagine the frustration I experience in dealing with these continual delays. There is a statute which requires payment of a benefit for taking time off from work for medical treatment. My employer would deduct that time from my paycheck. We have been trying to get reimbursed for that since October of 2016, to no avail and with no response from Zurich. There have been two hearings scheduled before the Workers' Compensation Commission on this matter which I hope will bring forth some action. In the meantime, the Commissioner has been reluctant to sanction this behavior; and I have no recourse in the courts. This is a bill which at least would give people like me a way to get recompense for this kind of behavior.